

United States Bankruptcy Court  
Middle District of Pennsylvania

In re:  
Robert L. Hallman  
Grace E. Hallman  
Debtors

Case No. 13-04957-MDF  
Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0314-1

User: AGarner  
Form ID: 3180W

Page 1 of 2  
Total Noticed: 51

Date Rcvd: Oct 04, 2016

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 06, 2016.

db/jdb  
cr  
4381766 +Robert L. Hallman, Grace E. Hallman, 12492 Stamper Road, Brogue, PA 17309-8820  
4381768 +US Department of HUD, 1255 Corporate Drive #300, Irving, TX 75038-2585  
+ALAN R. MEGE, ESQ., 70 E. BROAD STREET, PO BOX 1426, BETHLEHEM, PA 18016-1426  
+ARTHUR LASHIN, ESQ., HAYT HAYT AND LANDAU, 123 S. BROAD ST., STE 1660,  
PHILADELPHIA, PA 19109-1003  
4381769 +ARTHUR LASHIN, ESQ., HAYT HAYT AND LANDAU, 400 MARKET STREET, 6TH FLOOR,  
PHILADELPHIA, PA 19106-2513  
4381762 +BRENT C. DIEFENDERFER, CGA LAW FIRM, 135 NORTH GEORGE STREET, YORK, PA 17401-1132  
4381773 BRIAN L. VITZ, D.O., 1601 SECOND AVE., YORK, PA 17403-1940  
4381774 +CENTRAL CRED, 100 N THIRD ST, SUNBURY, PA 17801-2367  
4381777 +COMMONWEALTH FINANCIAL SYSTEMS/NCC, 245 MAIN STREET, DICKSON CITY, PA 18519-1641  
4381778 COUNTY OF YORK, C/O YORK COUNTY PLANNING COMMISSION, 28 E. MARKET STREET,  
YORK, PA 17401-1580  
4381779 +CREDIT BUREAU OF YORK, 33 S DUKE ST, YORK, PA 17401-1485  
4487803 CitiFinancial Servicing LLC, P. O. Box 6043, Sioux Falls, SD 57117-6043  
4381780 +DEALS ON WHEELS, 1163 DELTA RD, RED LION, PA 17356-9724  
4381781 +ELMWOOD CENTER MEDICAL ASSOC., 1600 SIXTH AVENUE, SUITE 114, YORK, PA 17403-2627  
4381782 +FINANCIAL RECOVERIES, 200 E PARK DR STE 100, MOUNT LAUREL, NJ 08054-1297  
4381784 +HAMILTON LAW GROUP, PO BOX 90301, ALLENTOWN, PA 18109-0301  
4437822 Lehigh Anesthesia Assoc, PC, c/o Hamilton Law Group, PO Box 90301,  
Allentown, PA 18109-0301  
4381789 +MCCLURE LAW OFFICE, P.O. BOX 65, MIDDLETOWN, PA 17057-0065  
4381791 +NATIONAL RECOVERY AGEN, 2491 PAXTON ST, HARRISBURG, PA 17111-1036  
4381792 +NORTHLAND GROUP, INC., PO BOX 390905, MAIL CODE CBK1, MINNEAPOLIS, MN 55439-0905  
4381794 +OSS AMBULATORY SURGERY CENTER, 1855 POWDER MILL ROAD, YORK, PA 17402-4723  
4381795 OSS ORTHOPAEDIC HOSPITAL, PO BOX 347371, PITTSBURGH, PA 15251-4371  
4381764 +PA DEPARTMENT OF REVENUE, PO BOX 281061, HARRISBURG, PA 17128-1061  
4381796 +PEERLESS CREDIT SERVICES, INC., P.O. BOX 518, MIDDLETOWN, PA 17057-0518  
4381797 +PENN CREDIT CORPORATION, 916 S 14TH ST, HARRISBURG, PA 17104-3425  
4381761 +ROBERT L. HALLMAN, GRACE E. HALLMAN, 12492 STAMPER ROAD, BROGUE, PA 17309-8820  
4381763 +SECRETARY OF TREASURY, 15TH & PENN AVENUE NW, WASHINGTON, DC 20220-0001  
4381798 +SECURITY CREDIT SERVIC, 2653 W OXFORD LOOP, OXFORD, MS 38655-5442  
4381799 +U.S. DEPT. OF HOUSING AND URBAN, DEVELOPMENT, 451 7TH ST SW, WASHINGTON, DC 20410-0001  
4381800 +UNIFUND, 10625 TECHWOODS CIRCLE, CINCINNATI, OH 45242-2846  
4399651 +US Department of HUD C/O NOVAD MANAGEMENT CONSULTI, SHEPHERDS MALL,  
2401 NW 23RD STREET SUITE 1 A1, OKLAHOMA CITY, OK 73107-2448

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

4381767 +EDI: APPLIEDBANK.COM Oct 04 2016 18:58:00 APPLIED CARD BANK, P.O. BOX 17120,  
WILMINGTON, DE 19886-7120  
4381770 +EDI: ACCE.COM Oct 04 2016 18:58:00 ASSET ACCEPTANCE LLC, P.O. BOX 2036,  
WARREN, MI 48090-2036  
4381771 +EDI: ACCE.COM Oct 04 2016 18:58:00 ASSET ACCEPTANCE LLC, 28405 VAN DYKE,  
WARREN, MI 48093-7132  
4381772 +E-mail/Text: banko@berkscredit.com Oct 04 2016 19:06:46 BERKS CREDIT & COLL,  
900 CORPORATE DR, READING, PA 19605-3340  
4381775 +EDI: CITICORP.COM Oct 04 2016 18:58:00 CITIBANK, 701 EAST 60TH STREET NORTH,  
SIOUX FALLS, SD 57104-0493  
4381783 EDI: RMSC.COM Oct 04 2016 18:58:00 GEMB, P.O. BOX 103065, ROSWELL, GA 30076  
4381765 +EDI: IRS.COM Oct 04 2016 18:58:00 INTERNAL REVENUE SERVICE, CENTRALIZED INSOLVENCY OP.,  
P.O. BOX 7346, PHILADELPHIA, PA 19101-7346  
4381785 EDI: RMSC.COM Oct 04 2016 18:58:00 LOWES/GECRB, PO BOX 530914, ATLANTA, GA 30353-0914  
4381786 +EDI: RESURGENT.COM Oct 04 2016 18:58:00 LVNV FUNDING, LLC, P O BOX 10584,  
GREENVILLE, SC 29603-0584  
4381787 +EDI: RESURGENT.COM Oct 04 2016 18:58:00 LVNV FUNDING, LLC, P.O. BOX 10497,  
GREENVILLE, SC 29603-0497  
4442482 EDI: RESURGENT.COM Oct 04 2016 18:58:00 LVNV Funding LLC, c/o Resurgent Capital Services,  
P.O. Box 10675, Greenville, SC 29603-0675  
4430897 EDI: RESURGENT.COM Oct 04 2016 18:58:00 LVNV Funding, LLC its successors and assigns as,  
assignee of Arrow Financial Services,, LLC, Resurgent Capital Services, PO Box 10587,  
Greenville, SC 29603-0587  
4381788 E-mail/Text: camanagement@mtb.com Oct 04 2016 19:06:46 M & T BANK, 1 FOUNTAIN PLZ,  
BUFFALO, NY 14203  
4442144 E-mail/Text: camanagement@mtb.com Oct 04 2016 19:06:46 M & T Bank, P.O. Box 1288,  
Buffalo, New York 14240  
4381790 +EDI: MID8.COM Oct 04 2016 18:58:00 MIDLAND CREDIT MANAGEMENT, 8875 AERO DRIVE,  
SUITE 200, SAN DIEGO, CA 92123-2255  
4381793 +EDI: AGFINANCE.COM Oct 04 2016 18:58:00 One Main Financial, 300 St. Paul Place,  
Baltimore, MD 21202-2120  
4425994 EDI: AGFINANCE.COM Oct 04 2016 18:58:00 OneMain Financial, Inc., P.O. Box 70911,  
Charlotte, NC 28272-0911  
4394310 EDI: Q3G.COM Oct 04 2016 18:58:00 Quantum3 Group LLC as agent for,  
Elite Recovery Acquisitions LLC, PO Box 788, Kirkland, WA 98083-0788

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

4433588 EDI: Q3G.COM Oct 04 2016 18:58:00 Quantum3 Group LLC as agent for,  
Collins Asset Group LLC, PO Box 788, Kirkland, WA 98083-0788  
4403032 EDI: Q3G.COM Oct 04 2016 18:58:00 Quantum3 Group LLC as agent for, MOMA Funding LLC,  
PO Box 788, Kirkland, WA 98083-0788

TOTAL: 20

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr Deval, LLC  
4487868\* CitiFinancial Servicing LLC, P. O. Box 6043, Sioux Falls, SD 57117-6043  
4442483\* LVNV Funding LLC, c/o Resurgent Capital Services, P.O. Box 10675,  
Greenville, SC 29603-0675  
4381776 ##+COMMERCIAL ACCEPTANCE, 2 W MAIN ST, SHIREMANSTOWN, PA 17011-6326

TOTALS: 1, \* 2, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Oct 06, 2016

Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 4, 2016 at the address(es) listed below:

Alexandra Teresa Garcia on behalf of Creditor M & T Bank [ecfmail@mwc-law.com](mailto:ecfmail@mwc-law.com)  
Brent Diefenderfer on behalf of Joint Debtor Grace E. Hallman [bdiefenderfer@cgalaw.com](mailto:bdiefenderfer@cgalaw.com),  
[tlocondro@cgalaw.com](mailto:tlocondro@cgalaw.com); [scomegna@cgalaw.com](mailto:scomegna@cgalaw.com); [hlocke@cgalaw.com](mailto:hlocke@cgalaw.com); [rminello@cgalaw.com](mailto:rminello@cgalaw.com); [kwengert@cgalaw.com](mailto:kwengert@cgalaw.com);  
[m;kbrayboy@cgalaw.com](mailto:m;kbrayboy@cgalaw.com)  
Brent Diefenderfer on behalf of Debtor Robert L. Hallman [bdiefenderfer@cgalaw.com](mailto:bdiefenderfer@cgalaw.com),  
[tlocondro@cgalaw.com](mailto:tlocondro@cgalaw.com); [scomegna@cgalaw.com](mailto:scomegna@cgalaw.com); [hlocke@cgalaw.com](mailto:hlocke@cgalaw.com); [rminello@cgalaw.com](mailto:rminello@cgalaw.com); [kwengert@cgalaw.com](mailto:kwengert@cgalaw.com);  
[m;kbrayboy@cgalaw.com](mailto:m;kbrayboy@cgalaw.com)  
Charles J. DeHart, III (Trustee) [dehartstaff@pamd13trustee.com](mailto:dehartstaff@pamd13trustee.com), [TWecf@pamd13trustee.com](mailto:TWecf@pamd13trustee.com)  
Joshua I Goldman on behalf of Creditor M&T Bank [bkgroup@kmlawgroup.com](mailto:bkgroup@kmlawgroup.com),  
[bkgroup@kmlawgroup.com](mailto:bkgroup@kmlawgroup.com)  
Joshua I Goldman on behalf of Creditor M & T Bank [bkgroup@kmlawgroup.com](mailto:bkgroup@kmlawgroup.com),  
[bkgroup@kmlawgroup.com](mailto:bkgroup@kmlawgroup.com)  
United States Trustee [ustpregion03.ha.ecf@usdoj.gov](mailto:ustpregion03.ha.ecf@usdoj.gov)

TOTAL: 7

**Information to identify the case:**

Debtor 1            **Robert L. Hallman**  
First Name    Middle Name    Last Name  
Debtor 2            **Grace E. Hallman**  
(Spouse, if filing)    First Name    Middle Name    Last Name  
United States Bankruptcy Court    **Middle District of Pennsylvania**  
Case number:    **1:13-bk-04957-MDF**

Social Security number or ITIN    **xxx-xx-3545**  
EIN    --  
Social Security number or ITIN    **xxx-xx-8507**  
EIN    --

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Robert L. Hallman

Grace E. Hallman

By the  
court:

October 4, 2016

Honorable Mary D. France  
United States Bankruptcy Judge

By: AGarner, Deputy Clerk

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**